

13:69D-1.27B Credit; Electronic Version of Patron Checks and Electronic Redemption

- (a) A casino may establish a computer system to obtain a patron's signature electronically in connection with the granting of credit, the issuance and redemption of patron checks, and the issuance of customer deposit withdrawals, in accordance with internal controls.
- (b) The computer system must maintain all aspects of a patron's credit file required by N.J.A.C. 19:45-1.27. In addition, before a patron can be issued credit via this section, such patron's credit file must contain his or her photo. The photo must be taken by the casino and added to the credit file except that a digital image of a government issued identification such as a driver's license or passport shall be an acceptable photograph through December 31, 2011. The photograph of the patron must be less than ten years old.
- (c) In order to issue or redeem a patron check pursuant to this section, the casino shall use a tablet or handheld computer which shall be used to access the requesting patron's credit file. The tablet or other computer shall be capable of capturing the requesting patron's signature electronically. Such tablet or other computer may have an attached card reading device so as to provide access to the patron's credit file using a player card.
- (d) The person responding to a patron's request for credit may be a pit clerk, cage cashier, floorperson, or slot attendant supervisor. Such person shall access the requesting patron's credit file, verify that the amount of credit requested by the patron is available to be advanced to the patron, and verify the patron's identification by examining the picture in the credit file. When the identification and availability of the amount requested has been verified, the tablet or handheld device shall be presented to the patron to accept the request for credit. Once the patron has verified that he or she wished to obtain the credit requested, the pit clerk, cage cashier, floorperson, or slot attendant supervisor shall electronically request that an electronic version of a patron's check which conforms in all other respects to the patron check required by N.J.A.C. 19:45-1.25 be transmitted for the patron's electronic signature. The patron shall then electronically sign the check using the tablet or handheld computer.
- (e) Once the patron has electronically signed the check, the pit clerk, cage cashier, floorperson, or slot attendant supervisor must receive verification that the transaction is recorded in the credit file and has been received by a second database as set forth in (f) below. Chips or slot credit may only be given to the patron after this confirmation has been received.
- (f) The computer system referenced in (a) above must have a second database which records each patron check issued and redeemed, including the sequential

number of all patron checks, and which interfaces with an appropriate casino management system to ensure that revenue is properly recorded. The second database shall be used to audit and verify all transactions in the casino's credit file. The second database shall update the Master Games Report either directly or through an intermediate program.

- (g) Patron checks not otherwise redeemed shall be deposited in accordance with N.J.A.C. 19:45-1.28. The system may either print a paper copy of the check for presentation to the patron's bank or may electronically submit the patron's check to the patron's bank. Nothing in this section shall affect the procedures to be followed in the event the patron's check is dishonored by the patron's bank.
- (h) Casinos may use the electronic system authorized by this section to effectuate a redemption or partial redemption of a patron's check. The system shall be able to satisfy a patron that the redemption or partial redemption has been properly credited to his account.
- (i) A casino may use the computer system set forth in this section to identify, capture the patron's signature, and allow a patron who has otherwise established a customer deposit account pursuant to N.J.A.C. 19:45-1.24 to withdraw funds from such account. The system must accurately account for all patron withdrawals.